Northwest  
TerritoriesYukon  
Territory

British Columbia



Alberta



Saskatchewan



Manitoba



Ontario



Quebec



New Brunswick



Nova Scotia

Prince Edward  
Island

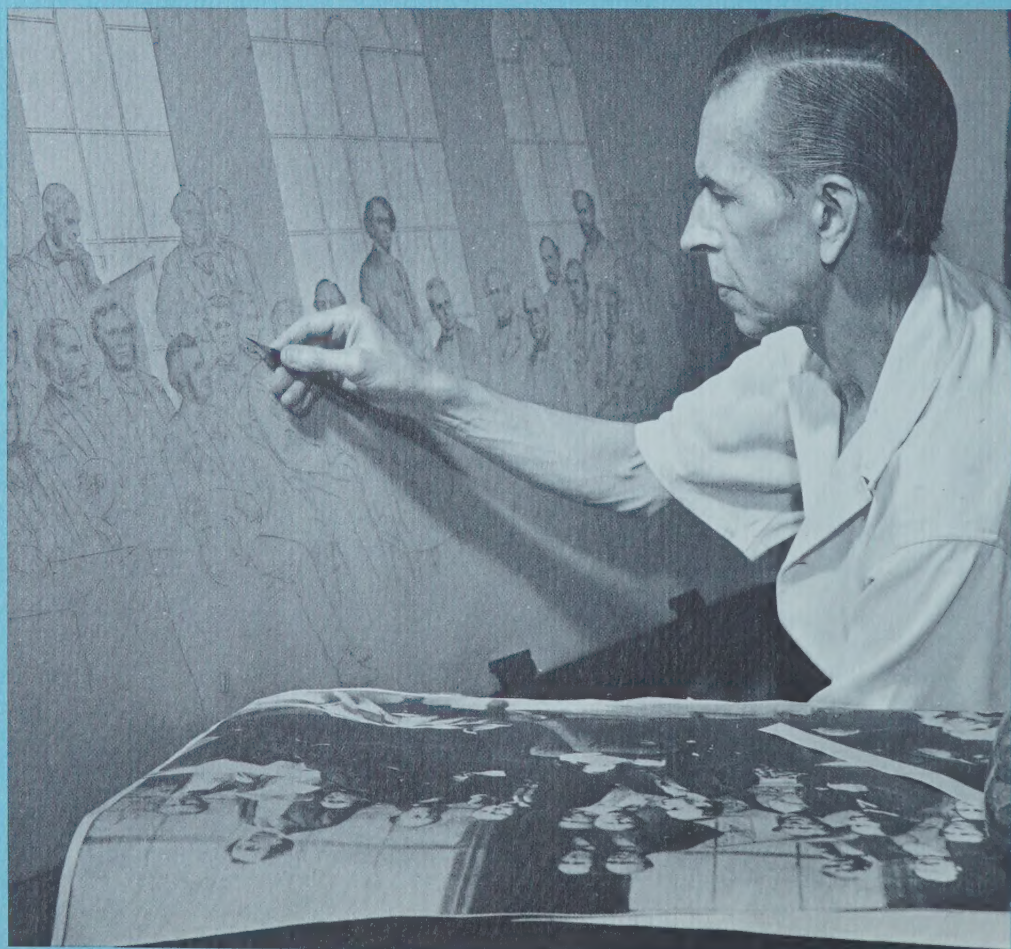
Newfoundland



Right: At the annual meeting a year ago Confederation Life's main Centennial project was reported. It is to recreate the great painting by Harris which was destroyed 50 years ago—in the Parliament Buildings fire of February 3, 1916. On June 30, 1965 as the 3rd Session of Canada's 26th Parliament adjourned for the last time, the Speaker of the House of Commons announced that the nation would accept and hang the new work.

Rex Woods is shown here sketching a 5' x 3' miniature. When all its intricate details have been worked out he will produce the final 12' x 7' restoration for presentation in Ottawa later in 1966 or early in 1967.

The sketches which follow were selected from hundreds in which the artist struggled with the problems of incorporating a total of 37 figures (including three men who were officially recognized as Fathers of Confederation in 1927) and recapturing the feeling of the lost work of art. Few living today ever saw it and none can recall its exact appearance.



The cover: A new version of the famous painting by Robert Harris, CMG, RCA, of the Fathers of Confederation is slowly taking shape. Shown beneath are the shields of Canada's territories and provinces.

## DIRECTORS

JAN 25,  
1966

**J. K. Macdonald, President**  
Director, Canada Permanent Trust Company  
Director, Consumers' Gas Company

**D. A. McIntosh, O.C., Vice-President**  
Director, Argus Corporation Limited  
Director, Bank of Montreal

**C. D. Devlin, Vice-President**

**G. M. Black, Jr.**  
Director, Argus Corporation Limited  
Director, Dominion Tanners Limited

**R. F. Chisholm, O.B.E.**  
Executive Vice-President and Director,  
Dominion Stores Limited  
Director, R. L. Crain Limited

**P. P. Daigle**  
Director, RCA Victor Company Limited  
Director, Canadian Imperial Bank of Commerce

**J. C. Davidson**  
Executive Vice-President, Confederation Life  
Association

**H. G. De Young**  
Director, The Toronto-Dominion Bank  
Director, Concast Incorporated, New York

**C. M. Harding, O.B.E.**  
President, Harding Carpets Limited  
Director, The Toronto-Dominion Bank

**G. E. Mara**  
President and Director, William Mara Company  
Limited  
Director, McLaren Foods Limited

**R. H. L. Massie**  
President, The Dominion Insurance Corporation  
Director, Firemen's Insurance Company of Newark,  
New Jersey

**H. C. F. Mockridge, O.C.**  
Director, The International Nickel Company of  
Canada, Limited  
Director, Bank of Montreal

**A. Monast, O.C.**  
Director, Canadian Imperial Bank of Commerce  
Director, Churchill Falls (Labrador) Corporation  
Limited

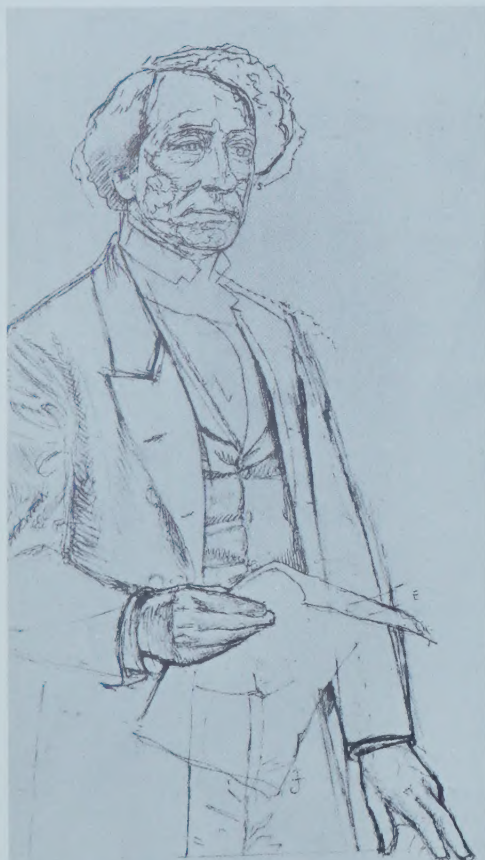
**M. O. Simpson, Jr.**  
President and Director, Turnbull Elevator Limited  
Director, Montreal Trust Company

**J. L. Trumbull, C.B.E.**  
President, Trumbull Lyons Ltd.  
Director, B.C. Power Corporation Limited

**J. P. R. Wadsworth**  
Vice-Chairman, Canadian Imperial Bank of  
Commerce  
Director, Pilot Insurance Company



## 1965 AT A GLANCE



Sir John A. Macdonald attended Charlottetown, Quebec and London conferences on Confederation.

Life Insurance	Amount
In Force	\$3,984,085,000
New Business	585,001,000
<b>Annuities and Pensions in Force</b>	
Equivalent Life Insurance Basis	623,172,000
Annual Payment Basis	51,931,000
<b>Premium Income</b>	
Life Insurance	61,213,000
Annuities and Pensions	22,085,000
Health Insurance	20,158,000
<b>Benefits</b>	
Contractual Payments to Policyowners and Beneficiaries	63,233,000
Dividends and Refunds to Policyowners	9,400,000
<b>Assets</b>	630,858,000
<b>Reserved Surplus</b>	50,690,000
<b>Interest Rate net of Investment Expenses</b>	5.72%



John K. Macdonald, President

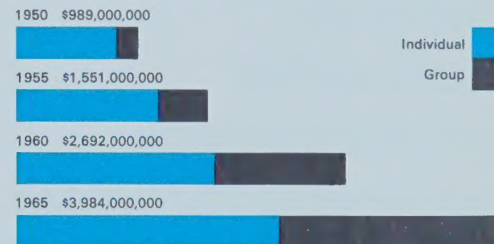
The Association's financial record for 1965 is presented in the accompanying Statement of Operations and the Balance Sheet as at the 31st of December, 1965. Additional information will be found in this and other pages.

It is with profound regret that the Directors report the sudden death of Mr. A. E. Wall, Vice-President in Charge of Agencies, in July, 1965. Under Mr. Wall's able direction since 1950, our sales organization remains as a splendid tribute to his energetic leadership.

Reporting sales results, new life insurance placed in force amounted to \$585,001,000. Of this, \$284,932,000 was in Individual policies and \$300,069,000 was in Group policies. Life insurance in force owned by our clients, as at the 31st of December, 1965, totalled \$3,984,085,000, an increase during the year of \$359,279,000.

Premium income for Life Insurance, Annuities, and Health Policies increased by 15% to \$103,457,000 in 1965. The assets backing our obligations rose by \$32,072,000 to \$630,858,000 during 1965.

## Individual and Group Life Insurance in Force



## New Life Insurance Business



#### *Assets*

1950 \$260,000,000



1955 \$341,000,000



1960 \$471,000,000



1965 \$631,000,000



#### *Reserved Surplus*

1950 \$18,000,000



1955 \$26,000,000



1960 \$34,000,000



1965 \$51,000,000



### **Highlights of 1965**

Following intensive study during the year, a major reorganization of the Association has been effected for 1966 and the future. This action is designed to contribute to the future attainment of our corporate objectives of vigorous growth and financial strength.

In connection with the Board itself, two events should be reported. Mr. J. C. Davidson has been appointed a Director, to fill the vacancy on the Board. For the first time in its 94 years of history, the Board held a meeting outside Toronto, when we met in the city of Montreal in October.

There has been a substantial growth in our Health services during 1965, evidenced by a 25% increase in premium income. This has resulted from increased use of these services by individuals and employers in Canada and the United States and from their extension to other areas, largely in the Caribbean.

Considerable activity took place during the year in connection with the Canada Pension Plan and the Quebec Pension Plan in provid-

ing consultation for our numerous Group Pension clients. It is gratifying to report that the amount of money entrusted to the Association in the form of segregated funds for pensions has grown during the year by 87%.

With the increases which the Board has authorized in many areas, it is estimated that the dividends paid to Individual policyowners in 1966 will be 13% above those paid in 1965.

*President*



# STATEMENT OF OPERATIONS FOR THE YEAR ENDED DECEMBER 31, 1965



John W. Ritchie, solicitor general, Nova Scotia, was at London, and joined Confederation circle in 1927.

	1965	1964
<b>Income</b>		
Premiums from Policyowners	\$103,456,605	\$ 90,030,298
Interest, Dividends and Rents from Investments, less Investment Expenses	<u>33,399,845</u>	<u>30,708,084</u>
	<u>\$136,856,450</u>	<u>\$120,738,382</u>
<b>Use of Income</b>		
Death Claims	\$ 19,131,274	\$ 17,501,733
Endowments Matured	7,685,278	7,225,547
Annuity Payments	4,522,741	3,977,335
Disability and Health Benefits	16,574,293	12,843,696
Surrender Payments	13,795,524	14,435,893
Interest to Policyowners	1,523,548	1,548,563
Dividends and Refunds Paid to Policyowners	<u>9,400,530</u>	<u>7,500,931</u>
For Policyowners and Beneficiaries	\$ 72,633,188	\$ 65,033,698
Increase in funds necessary for future contract payments, dividends and refunds	33,529,794	27,538,569
Service and Sales Expenses	14,321,833	14,022,636
Administration Expenses	7,373,608	7,402,131
Government Taxes and Licence Fees	<u>2,302,110</u>	<u>1,733,350</u>
	<u>\$130,160,533</u>	<u>\$115,730,384</u>
<b>Net Income for the Year</b>	\$ 6,695,917	\$ 5,007,998
<b>Add (Deduct)</b>		
Net Profit or (Loss) on investment transactions	(1,094,701)	1,942,231
Writedown of asset values (writedown in each year includes \$800,000 pertaining to the Association's capital stock acquired under mutualization plan)	(10,049,461)	(1,800,000)
Transfer (to) or from Investment Reserve	10,000,000	(1,900,000)
Transfer (to) Provision for Currency Fluctuation and Other Contingencies	<u>(1,050,868)</u>	<u>(542,098)</u>
<b>Increase in Reserved Surplus</b>	\$ 4,500,887	\$ 2,708,131
<b>Reserved Surplus at Beginning of Year</b>	<u>46,189,562</u>	<u>43,481,431</u>
<b>Reserved Surplus at End of Year</b> carried to the Balance Sheet	<u>\$ 50,690,449</u>	<u>\$ 46,189,562</u>

## BALANCE SHEET AS AT DECEMBER 31, 1965

Assets which assure fulfilment of liabilities		1965	1964
<b>Bonds and Stocks</b>		\$307,122,708	\$331,315,012
The values of these securities as authorized by the Department of Insurance, Canada, are, in the aggregate, greater than book values converted at corresponding rates of exchange. Included in the holdings are 100,000 shares of the Association's capital stock carried at \$2,600,000 (1965).			
<b>Mortgage Loans and Sale Agreements on Real Estate</b>		237,401,332	192,069,208
<b>Segregated Investments for Group Pensions</b>		9,685,577	5,170,061
<b>Head Office Premises and Properties Purchased for Income</b>		15,854,400	14,691,119
<b>Loans on Policies</b>		32,994,650	31,578,389
Policyowners have borrowed these monies by using their policies as collateral security.			
<b>Cash on Hand and in Banks, Including Time Deposits</b>		9,516,752	5,585,396
These cash balances are carried to make prompt payment of all liabilities falling due.			
<b>Interest and Rents Earned but not yet Received</b>		7,898,968	8,626,272
Interest on investments is earned continuously, but is collected only on specific interest due dates.			
<b>Premiums in Course of Collection and Other Assets</b>		10,383,866	9,750,924
<p><b>Auditors' Report</b></p> <p>We have examined the balance sheet of Confederation Life Association as at December 31, 1965 and the statement of operations for the year ended on that date. Our examination included a general review of the accounting procedures and such tests of accounting records and other supporting evidence as we considered necessary in the circumstances; the liability to provide for payments guaranteed under insurance and annuity contracts and the dividends to be paid to policyholders were determined and certified by the Association's Actuary.</p> <p>Based on our examination and the certificate of the Actuary, we report that in our opinion the accompanying balance sheet and the related statement of operations present fairly the financial position of the Association as at December 31, 1965 and the results of its operations for the year ended on that date.</p> <p>The assets and liabilities in currencies other than Canadian are shown at book rates which approximate current rates. If current rates had been used, the surplus as shown would be increased.</p> <p style="text-align: right;">Clarkson, Gordon &amp; Co. Chartered Accountants</p>			
<p>Toronto, Canada January 18, 1966</p>		<b>\$630,858,253</b>	<b>\$598,786,381</b>



<b>Liabilities to policyowners, beneficiaries and others</b>	1965	1964
<b>Policyowners' Insurance and Annuity Reserve</b>	\$507,890,310	\$477,404,935
The amount required, in addition to future premiums and interest, to ensure the payment of benefits under insurance and annuity contracts.		
<b>Policyowners' Deposits at Interest</b>	31,234,431	33,439,861
Policy proceeds, amounts to pay future premiums and dividends left with the Association to be accumulated at interest.		
<b>Segregated Funds for Group Pensions</b>	9,685,577	5,170,061
<b>Policy Benefits in Process of Payment</b>	13,206,509	10,984,887
Claims of which the Association has been advised but for which documents are not complete, and also provision for claims that may have occurred but of which no advice has been received.		
<b>Dividends and Refunds to Policyowners</b>	9,206,586	9,690,241
Provision for dividends and refunds payable in the next and later years.		
<b>Other Liabilities</b>	7,944,391	4,906,834
Amounts received and not yet allocated together with provision for taxes and other expenses.		
<b>Investment Reserve</b>	—	10,000,000
<b>Capital Stock</b>	1,000,000	1,000,000
100,000 shares of \$10 par value		
<b>Reserved Surplus</b>	50,690,449	46,189,562
This amount is held in reserve to reinforce the Association's security.		
	<u>\$630,858,253</u>	<u>\$598,786,381</u>



Robert D. Wilmot MPP, New Brunswick; Sir William P. Howland, finance minister, Canada — 1927 "Fathers."

## STATEMENT OF ASSETS



Edward Whelan, Prince Edward Island, reported first conferences in "Confederation of the Provinces."

The Assets of the Association were invested as at December 31, 1965, in the following manner:

<b>Bonds</b>		
<b>18.39%</b>	<i>Government</i>	
	Governments of Canada, United Kingdom, British Commonwealth and United States of America	\$ 55,752,980
	Canadian Provinces	43,848,482
	Other	16,437,117
	Total Government Bonds	<u>\$116,038,579</u>
<b>4.95</b>	<i>Municipal</i>	
	Canadian	\$ 30,808,139
	British	403,770
	Total Municipal Bonds	<u>\$ 31,211,909</u>
<b>21.06</b>	<i>Other bonds</i>	
	Public Utilities and Transportation	\$ 39,428,619
	Industrial and Miscellaneous	93,437,967
	Total Other Bonds	<u>\$132,866,586</u>
	Total Bonds	<u>\$280,117,074</u>
<b>4.28</b>	<b>Stocks</b>	
	Preferred	\$ 4,096,365
	Common	22,909,269
	Total Stocks	<u>\$ 27,005,634</u>
	Total Bonds and Stocks	\$307,122,708
<b>37.63</b>	<b>Mortgage Loans and Sale Agreements on Real Estate</b>	237,401,332
<b>2.52</b>	<b>Head Office Premises and Properties Purchased for Income</b>	
	Head Office	\$ 5,350,893
	Held for Income	<u>10,503,507</u>
	Total Properties Owned	15,854,400
<b>11.17</b>	<b>Other Assets</b>	<u>70,479,813</u>
<b>100 %</b>	<b>Total Assets</b>	<u><u>\$630,858,253</u></u>



# OFFICERS

J. K. Macdonald  
President

J. C. Davidson  
Executive Vice-President

<b>Control</b>	B. T. Holmes Vice-President and Chief Actuary	W. A. Allison, Director of Corporate Planning M. N. Brooks, Data Processing Executive P. D. Burns, Director of Systems Development and Computer Services	G. G. Myer, Actuary E. Ruse, Actuary R. G. Stitt, Comptroller
<b>Investment</b>	W. J. Farmery Vice-President and Treasurer	F. B. Brooks-Hill, Associate Treasurer R. E. Malone, Associate Treasurer	D. H. Patterson, Investment Manager for the United Kingdom A. J. Trusler, Associate Treasurer
<b>Secretarial</b>	M. F. Auden Vice-President and Secretary	D. W. Macdonald, Claims Executive J. C. Mortimer, Assistant Secretary	W. J. Pratt, Personnel Executive W. Wallace, General Auditor
<b>Legal</b>	R. M. Bell Vice-President and General Counsel	W. R. Learmonth, Associate Counsel	
<b>Individual Insurance</b>	W. J. D. Lewis Vice-President, Individual Insurance	<b>Canada</b> G. M. Cameron, Agency Vice-President, Canada W. H. Bartlett, Superintendent of Agencies M. J. Boyce, Superintendent, Individual Health Sales R. Gauthier, Regional Superintendent of Agencies D. C. Hartry, Superintendent of Agencies H. W. Merrick, Superintendent of Agencies	<b>United States</b> E. M. Squires, Agency Vice-President, United States R. H. Kay, Superintendent of Agencies P. W. Lloyd, Superintendent of Agencies
	J. H. B. Clover, Vice-President and General Manager for the United Kingdom	<b>United Kingdom</b> D. H. Patterson, Investment Manager for the United Kingdom K. Robson, C.B.E., M.A., M.D., F.R.C.P. (Lond.), Chief Medical Referee for the United Kingdom J. H. S. Thomas, Agency Manager for the United Kingdom R. E. White, Chief Actuary for the United Kingdom	<b>Caribbean</b> Paul Wortman, General Superintendent, Caribbean
<b>Group Insurance</b>	D. E. Watts Vice-President, Group Insurance	<b>Sales</b> D. A. Telfer, General Superintendent, Group Sales K. T. Paton, Superintendent, Group Sales, Canada W. J. Sweeney, Superintendent, Group Sales, United States Paul Wortman, General Superintendent, Caribbean	<b>Administration</b> G. W. Chalmers, Underwriting Officer J. P. S. Costigane, Superintendent of Agencies, Manpower Development G. A. Skelding, Underwriting Executive J. E. Smart, Executive Secretary, Individual Insurance R. D. Wright, Superintendent of Agency Administration
<b>Medical</b>		C. D. Gossage, O.B.E., M.D., F.R.C.S. (Edin.), Chief Medical Director H. E. Pugsley, M.D., F.R.C.P.(C), Medical Director	K. Robson, C.B.E., M.A., M.D., F.R.C.P.(Lond.), Chief Medical Referee for the United Kingdom H. A. W. Smith, B.A., M.D., Associate Medical Director

## GALLERY OF CANADIAN HISTORY

As public interest mounted in plans for celebrating Canada's Centennial, the Confederation Life Collection of paintings continued to play an increasingly important role in 1965. Following a 10-day exhibition in the Kingston, Ontario home of Sir John A. Macdonald, thousands of teachers of history, art and other subjects, saw the paintings at the Ontario Educational Association conference in Toronto.

Nearly 150,000 persons saw the paintings at the Canadian National Exhibition. Other showings included the annual meeting of the Canadian Centenary Council, several schools, Sunnybrook Military Hospital, the Royal Winter Fair, and an international meeting of the Life Office Management Association at the Queen Elizabeth in Montreal.

Thousands of prints, folders and descriptions were made available to teachers and researchers, as well as 35 mm. color slides. Individual paintings continued to be widely reproduced in books, magazines and newspapers, in films and on television as Canada's past was re-examined not only by Canadians but by others. From the American Association for State and Local History came a citation for presenting Canada's story in graphic and colorful fashion.



### Founding of Montreal, 1642

Don Anderson's painting for the 1966 calendar depicts the landing of Maisonneuve, Governor Montmagny, Jeanne Mance and the Ursulines on May 18, 1642. It is also a tribute to EXPO 67. An exact copy in oils by Mr. Anderson was presented to Montreal following the October 20 meeting of the Board of Directors, the first outside Toronto in 94 years.





1



2

1 Col. the Hon. Edward Cornwallis, Governor of Nova Scotia, discussing plans for fortifications and dwellings at Founding of Halifax in 1749. Advance party numbered just 44 persons.

2 Ontario's first lieutenant-governor, Col. John Graves Simcoe, opens first parliament of Upper Canada September 17, 1792. Site was Freemason's Hall, Newark, now Niagara-on-the-Lake.

3 Here is a portion of Gallery and Archives on the 10th floor of Confederation Life's Toronto head office where 40 original paintings and many other interesting items are displayed.



3



4

4 Yorkdale, the world's largest covered shopping centre, provided a unique setting for the collection, between the spiral stairway, fountain and Christmas tree in Simpson's Court.

## FIELD ORGANIZATION

Canada	City	Manager
British Columbia	New Westminster	G. W. Henderson
	Vancouver-Centre	D. R. McDougall
	Vancouver-West	D. C. Bennett
	B.C. Service Office	
	Victoria	W. H. Fuller
Alberta	Calgary	W. E. Purvis
	Edmonton	J. F. Roth
Saskatchewan	Regina	S. J. McKee
	Saskatoon	N. T. Crowell
Manitoba	Winnipeg	G. Hunt
Ontario	Barrie	H. K. Mitchell
	Brantford	H. W. Cowan
	Hamilton	H. J. Warner
	Kingston	J. L. Moore
	Kirkland Lake	A. P. Orr
	Kitchener-Waterloo	D. F. Chubb
	London	H. H. Thomson
	Ottawa	S. D. Robertson
	Peterboro	A. J. Gleeson
	Port Arthur	E. M. Scott
	Niagara-North	E. D'Agostino
	Niagara-South	S. C. Minor
	Sudbury	D. J. Cahill
	Toronto	
	Toronto-Central	E. A. Cain
	Toronto-City	R. K. Topping
	Toronto-East	D. C. Luttrell
	Toronto-Eglinton	W. C. Weaver
	Toronto-Forest Hill	J. L. Lyons
	Toronto-North	A. G. C. Andrew
	Toronto-West	R. L. Mitchell
	Toronto Service Office	
	Windsor	A. Baker
Quebec	Montreal	
	Montreal-Central	M. Paquette
	Montreal-East	L. J. Perreault
	Montreal-Peel	J. G. LeDroit

### Canada (continued)

	Montreal-Phillips Square	J. A. L. Heppner
	Montreal-Royal	F. P. Cronk
	Montreal-St. James	R. Desnoyers
	Montreal-Victoria	B. Marano
	Montreal-West	J. G. Beausejour
	Montreal Service Office	
	Quebec	R. Gauthier
	Sherbrooke	A. Simard
New Brunswick	Fredericton	P. L. Worthen
	Saint John	R. E. Hart
Nova Scotia	Halifax	W. K. Webb
Prince Edward Island	Charlottetown	V. F. MacDonald
Newfoundland	St. John's	G. I. Hill

United States	City	Manager or General Agent
Alabama	Birmingham	Hurt & Quin Life Inc.
Arkansas	Little Rock	J. Gilbert Leigh
Connecticut	Hartford	Underwriters Service Inc., B. B. Kaplan, President
Delaware	Wilmington	Quigley Inc., P. W. Quigley, Sr., President
District of Columbia	Washington	Alton Inc., R. R. Parks, President
	Washington	Charles M. Fairchild
Florida	Miami	Hall Life Associates, Inc., F. S. Hall, President
	Miami	Inter American Life
	Tampa	Underwriters Agency, Inc. Sprodlin Life Associates, Inc., D. B. Loveday, President
Georgia	Atlanta	Hurt & Quin Life Inc., K. J. Murphy, President

### United States (continued)

Hawaii	Honolulu	D. L. Mikaelian
Maryland	Bel Air	Gordon H. Little
Massachusetts	Boston	W. L. McAree
	Worcester	J. J. Pietro, Jr.
Michigan	Detroit	P. Dames
	Flint	W. S. Seymour
	Grand Rapids	C. Pape
	Lansing	D. J. Moody
New Jersey	Newark	Life Service Agency Inc., W. S. Vogel, President
	Orange	Whitney Associates Inc., E. H. Whitney, President
	Pompton Lakes	Pettet Associates Inc.
Ohio	Cleveland	
	Cleveland-West	R. D. Rufe
	Cleveland-Brokerage	Wm. A. Petrak
	Cleveland Service Office	
	Columbus	G. L. Caldwell
	Toledo-Brokerage	C. L. Mackall
Pennsylvania	Beaver Falls	R. D. Carothers
	Philadelphia	
	Philadelphia-Springfield	J. Khalil
	Philadelphia	Yoskin & Co. Inc., J. Yoskin II, President
Rhode Island	Providence	Underwriters Service Agency of Rhode Island Inc., A. A. Wells, President
South Carolina	Columbia	Hurt & Quin Life Inc.
West Virginia	Wheeling	Alfred Paul Life Associates Inc., H. M. Lewis, President



United Kingdom	City	Manager
	London	
	Chief Office	
	London-Central	E. Lowenstein
	London-City	W. F. Clover
	London-North	T. W. Matthews
	London-Port	D. J. Dunne
	London-South	S. Fowler
	London-West End	E. F. T. Desbois
	Belfast	J. J. Farquharson
	Birmingham-North	A. J. Reid
	Birmingham-South	K. M. Hilton
	Brighton	C. H. J. Krohne
	Bristol	J. B. Cockburn
	Cardiff	T. Sawford
	Glasgow	J. B. M. Thomson
	Hull	W. S. Jack
	Ipswich	H. F. Wood
	Leeds	G. A. Blakesley
	Liverpool	R. G. Duncan
	Manchester	S. R. Monk
	Newcastle	W. V. Anderson
	Nottingham	R. Oliver
	Plymouth	E. J. Dawson
	Reading	F. F. Davison
	Sheffield	J. B. Payne
	Southampton	E. F. Cross

#### South America

Venezuela	Caracas	P. Estevez N.
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#### Caribbean and Atlantic Islands

		Manager or Agent
Barbados	Bridgetown	J. W. Highton
Cuba	Havana	G. L. Gomez
Curacao	Willemstad	A. de Marchena
Dominican Republic	Santo Domingo	E. Villanueva

#### Caribbean and Atlantic Islands (continued)

Jamaica	Kingston	H. D. M. Orrett
Puerto Rico	Hato Rey Sanurce	D. R. Mulholland A. Bermudez L.
Trinidad	Port-of-Spain San Fernando	W. M. Date D. D. Evelyn

#### Central America

Mexico	Mexico, D.F.
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#### Group Sales Offices

Canada		
	Toronto	R. L. Hymes, Group Pensions, Sales Manager W. G. Manning, Group Insurance Manager Special Accounts R. F. St. John, Manager K. J. Pollock, Manager J. G. Smith, Representative R. W. Runnalls, Manager R. J. Wilcox, Manager B. W. Carpenter, Manager C. H. Costwell, Manager F. J. O'Neill, Manager
	Vancouver	
	Calgary	
	Winnipeg	
	London	
	Sudbury	
	Toronto	
	Moncton	
	Montreal	

#### United States

	Atlanta	R. J. Featherstone, Manager J. J. Kelliher, Manager A. J. Nitterour, Manager G. K. Godfrey, Manager
	Boston	
	Philadelphia	
	Detroit	

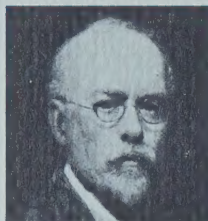
Caribbean		
Dominican Republic	Santo Domingo	D. Barrera G., Representative
Puerto Rico	Sanurce	J. A. Rivera, Representative
Trinidad	Port-of-Spain	C. P. D'Arcy, Representative
Venezuela	Caracas	G. Martinez, Representative

Investment Branches	City	Manager
		Mortgage Manager
British Columbia	Vancouver	G. A. Mavety
Alberta	Calgary	F. A. McQueen
Manitoba and Saskatchewan	Winnipeg	F. J. Cameron
Ontario	Toronto	C. E. Storey
Quebec	Montreal	N. A. Rattray
United Kingdom	London	D. H. Patterson Investment Manager R. O. Lofts, Mortgage Officer

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**The Fathers of Confederation**



**Robert Harris, CMG, RCA**

This preliminary charcoal sketch or cartoon is all that remains of the original Harris masterpiece destroyed in the Ottawa fire of 1916. There are a few photographs of the painting without its frame, a variety of sepia lithographs, but no authentic color reproductions. The painstaking restoration by Rex Woods will replace an heirloom lost to the nation for half a century.

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Photographs: Public Archives and National Gallery of Canada

**Confederation Life**  
ASSOCIATION

Head Office: 321 Bloor Street East  
Toronto 5, Canada

Lithographed in Canada by Southam